

IN RE:

**ANDREA S. ZERBINI,**  
:  
:  
:  
:  
:  
**Debtor.**  
:  
**Bankruptcy No. 18-20535-JAD**  
**Related to Doc. 102**  
**Chapter 13**  
**X**

**ORDER DISMISSING CASE WITHOUT PREJUDICE  
AND TERMINATING INCOME ATTACHMENT(S)**

**AND NOW**, this 1st day of September, 2020, **IT IS HEREBY ORDERED** that the above-captioned case is **DISMISSED WITHOUT PREJUDICE** and that Debtor remains legally liable for all of her debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. § 349, and creditors are directed to title 11 U.S.C. § 108(c) for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this notice.

**IT IS FURTHER ORDERED** that if this case is dismissed, with prejudice, pursuant to 11 U.S.C. § 109(g), Debtor is ineligible to file bankruptcy under any chapter for one-hundred eighty (180) days.

**IT IS FURTHER ORDERED** that each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment order knows to stop the attachment, Debtor shall serve a copy of this order on each such employer and entity immediately.

**IT IS FURTHER ORDERED** that the court retains jurisdiction over the Trustee's Final Report And Account and the Trustee's Certification Of Distributed Funds. Following submission of a final accounting and certification of distributed funds, the Trustee shall be deemed discharged from her duties in this case and the case shall be deemed closed without further order of court.

**IT IS FURTHER ORDERED** that the Clerk shall give notice to all creditors and parties in interest of this dismissal.

  
**JEFFERY A. DELLER** mas  
United States Bankruptcy Judge

## Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Andrea S. Zerbin  
DebtorCase No. 18-20535-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: nsha  
Form ID: pdf900Page 1 of 3  
Total Noticed: 68

Date Rcvd: Sep 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2020.

db Andrea S. Zerbin, 5 Cross Street, Crafton, PA 15205-2709  
cr +Borough of Crafton/Carlynton School District, Goehring, Rutter & Boehm,  
437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,  
UNITED STATES 15219-6101  
cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828  
14774206 +Altair OH XIII, LLC, c/o Weinstein, Pinson and Riley, PS, 2001 Wetern Avenue Ste 400,  
Seattle, WA 98121-3132  
14774208 +Apothaker & Associates, P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
14814940 +Borough of Crafton, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
14774214 +Borough of Crafton, Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349  
14814931 +Borough of Crafton/Carlynton School District, Goehring, Rutter & Boehm,  
c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building,  
Pittsburgh, PA 15219-6101  
14774223 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
14774226 +David Fein, Esquire, KML Law Group, P.C., Home Retention Dept,  
Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538  
14774231 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
14774232 +Equitable Gas Compnay, LLC, Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski,  
225 North Shore Drive, 2nd Floor, Pittsburgh, PA 15212-5860  
14774235 +Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107  
14774236 HSBC Bank Nevada N.A., P.O. Box 5253, Carol Stream, IL 60197-5253  
14774237 +I.C. Systems Inc, P.O. Box 64378, St. Paul, MN 55164-0378  
14774239 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
(address filed with court: J.C. Christensen & Associates, Inc., P.O. Box 519,  
Sauk Rapids, MN 56379)  
14774241 +Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349  
14774242 +KML Law Group, P.C., Mellon Independence Center - Suite 5000, 701 Market Street,  
Philadelphia, PA 19106-1538  
14774245 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442  
14812121 +PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
14774250 +PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
14774251 +PNC Bank, NA, c/o KML Law Group, PC, 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
14774249 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412  
14774253 +Priscilla S. Bowes, 5 Cross Street, Pittsburgh, PA 15205-2709  
14774258 T-Mobil Bankruptcy Team, P.O. Box 53410, Bellevue, WA 98015-3410  
14774264 Vision Financial Corp, PO Box 460260, Saint Louis, MO 63146-7260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14774209 E-mail/Text: legal@arsnational.com Sep 02 2020 12:09:18 ARS National Services, Inc.,  
PO Box 463023, Escondido, CA 92046-3023  
14774210 +E-mail/Text: g20956@att.com Sep 02 2020 12:10:15 AT&T, c/o Midland Bankruptcy,  
5407 Andrews Highway, Midland, TX 79706-3615  
14774211 +E-mail/Text: g20956@att.com Sep 02 2020 12:10:16 AT&T Mobility, AT&T Services, Inc.,  
One AT&T Way, Room 3A 231, Bedminster, NJ 07921-2694  
14774212 +E-mail/Text: g20956@att.com Sep 02 2020 12:10:15 AT&T Mobility II, LLC,  
% AT&T Services, Inc., One AT&T Way, Room 3A104, Bedminster, NJ 07921-2694  
14774207 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 02 2020 12:33:23  
American InfoSource LP as agent for, Verizon, PO Box 248838,  
Oklahoma City, OK 73124-8838  
14774213 E-mail/PDF: gecsed@recoverycorp.com Sep 02 2020 12:28:14 Bill Me Later, P.O. Box 2394,  
Omaha, NE 68103-2394  
14774215 +E-mail/Text: notices@burt-law.com Sep 02 2020 12:10:26 Burton Neil & Associates, P.C.,  
1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600  
14774220 E-mail/Text: bankruptcy@cavps.com Sep 02 2020 12:10:08 Cavalry Portfolio Services, LLC,  
PO Box 27288, Tempe, AZ 85285  
14774216 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 02 2020 12:28:21 Capital One,  
PO Box 30281, Salt Lake City, UT 84130-0281  
14774217 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 02 2020 12:28:21 Capital One,  
Attn: Bankruptcy Dept., P.O. Box 30285, Salt Lake City, UT 84130-0285  
14774218 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 02 2020 12:28:22  
Capital One Bank (USA), N.A., 15000 Capital One Drive, Richmond, VA 23286-0001  
14774219 +E-mail/Text: bankruptcy@cavps.com Sep 02 2020 12:10:08 Cavalry Portfolio Services,  
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322  
14774221 +E-mail/Text: bankruptcy@cavps.com Sep 02 2020 12:10:09 Cavalry SPV I, LLC,  
500 Summit Lake Dr Suite 400, Valhalla, NY 10595-2321  
14774222 +E-mail/Text: compliance@chaserec.com Sep 02 2020 12:10:25 Chase Receivables,  
1247 Broadway, Sonoma, CA 95476-7503  
14774224 +E-mail/Text: ccusa@ccuhome.com Sep 02 2020 12:08:57 Credit Collections USA,  
256 Greenbag Rd Ste 1, Morgantown, WV 26501-7158  
14774225 +E-mail/Text: ccusa@ccuhome.com Sep 02 2020 12:08:57 Credit Collections USA, LLC,  
16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209

District/off: 0315-2

User: nsha  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 68

Date Rcvd: Sep 01, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14774227 +E-mail/Text: bankruptcynotices@dcicollect.com Sep 02 2020 12:10:15  
Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268  
14774229 +E-mail/Text: kburkley@bernsteinlaw.com Sep 02 2020 12:10:22 Duquesne Light Company,  
Legal Department, Duquesne Light Legal, 411 Seventh Avenue (16-1),  
Pittsburgh, PA 15219-1942  
14816793 +E-mail/Text: kburkley@bernsteinlaw.com Sep 02 2020 12:10:22 Duquesne Light Company,  
c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
Pittsburgh, PA 15219-1945  
14774230 +E-mail/Text: bknotice@ercbpo.com Sep 02 2020 12:10:00 Enhanced Recovery Company, LLC,  
8014 Bayberry Road, Jacksonville, FL 32256-7412  
14774233 +E-mail/PDF: gecsed@recoverycorp.com Sep 02 2020 12:32:42 GE Capital/Walmart,  
PO Box 965024, Orlando, FL 32896-5024  
14774234 E-mail/PDF: gecsed@recoverycorp.com Sep 02 2020 12:30:15 GECRB/JC Penneys, PO Box 965007,  
Orlando, FL 32896-5007  
15132199 E-mail/Text: sbse.cio.bnc@mail.irs.gov Sep 02 2020 12:09:14 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
14774240 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 02 2020 12:10:05 Jefferson Capital Systems, LLC,  
PO Box 7999, Saint Cloud, MN 56302-9617  
14774243 +E-mail/Text: ebn@ltdfin.com Sep 02 2020 12:09:18 LTD Financial Services, L.P.,  
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
14774244 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 02 2020 12:09:55 Midland Funding LLC,  
8875 Aero Drive Suite 200, San Diego, CA 92123-2255  
14774246 +E-mail/Text: eggssupportservices@alorica.com Sep 02 2020 12:10:04  
NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308  
14774247 E-mail/Text: electronicbkydocs@nelnet.net Sep 02 2020 12:10:00 Nelnet, P.O. Box 82561,  
Lincoln, NE 68501-2561  
14774248 +E-mail/Text: csc.bankruptcy@amwater.com Sep 02 2020 12:10:25 PA American Water,  
PO Box 578, Alton, IL 62002-0578  
14774252 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 02 2020 12:30:44  
Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard,  
Norfolk, VA 23502  
14803787 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 02 2020 12:30:27  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
14774745 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 02 2020 12:28:24  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14774254 E-mail/Text: bnc-quantum@quantum3group.com Sep 02 2020 12:09:29  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
14796817 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 02 2020 12:32:58 Regional Acceptance Corporation,  
PO Box 1847, Wilson, NC 27894-1847  
14774257 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 02 2020 12:32:58 Regional Acceptance Corporation,  
Attention CDV Analyst, 1424 East Fire Tower Road, Greenville, NC 27858-4105  
14774256 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 02 2020 12:32:58 Regional Acceptance Corporation,  
PO Box 830913, Birmingham, AL 35283-0913  
14774255 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 02 2020 12:32:58 Regional Acceptance Corporation,  
266 Beacon Drive, Winterville, NC 28590-7924  
14782296 +E-mail/Text: electronicbkydocs@nelnet.net Sep 02 2020 12:10:00 U.S. Department of Education,  
C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911  
14774260 +E-mail/Text: electronicbkydocs@nelnet.net Sep 02 2020 12:10:00  
US Department of Education c/o Nelnet, 3015 South Parker Road Suite 400,  
Aurora, CO 80014-2904  
14774262 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 02 2020 12:08:54  
Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225  
14774261 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 02 2020 12:08:54  
Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078  
14774263 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 02 2020 12:08:54  
Verizon Wireless Bankruptcy, PO Box 3397, Bloomington, IL 61702-3397

TOTAL: 42

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Bank, National Association  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14774228 ##+Dr. Vitasta Bazaz, MD, 2100 Jane St Suite 210, Pittsburgh, PA 15203-2076  
14774238 ##I.C. Systems, Inc., 444 Highway 96 East, PO Box 64794, Saint Paul, MN 55164-0794  
14774259 ##Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207

TOTALS: 1, \* 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: nsha  
Form ID: pdf900

Page 3 of 3  
Total Noticed: 68

Date Rcvd: Sep 01, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 03, 2020

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Crafton/Carlynton School District  
jhunt@grblaw.com, cnoroski@grblaw.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Mark G. Moynihan on behalf of Debtor Andrea S. Zerbini mark@moynihanlaw.net,  
moynihan.mark@gmail.com/moynihanmr71581@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 7